

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09892627
	Filing Date		2001-06-28
	First Named Inventor	William C. Kitchen	
	Art Unit	3692	
	Examiner Name	Clement B. Graham	
	Attorney Docket Number	23952-0037	

U.S.PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	2	4319336		1982-03-09	Anderson et al.	
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21	5341429		1994-08-09	Stringer et al.	
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	1	20010032181		2001-10-18	Jakstadt, et al.	
	2	20010037295		2001-11-01	Olsen	
	3	20020002536		2002-01-03	Braco	
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	"Myte Myke Business System: Order Entry Billing," Product Literature. Abstract from Microsearch file of Orbit, AN:87-039522.	<input type="checkbox"/>
	2	BRUENE, JIM. "Anatomy of an MSFDC Electronic Bill." June 12, 1997. < <a href="http://www.netbanker.com/1997/06/anatomy_msfdc_electronic.html">http://www.netbanker.com/1997/06/anatomy_msfdc_electronic.html</a> >	<input type="checkbox"/>
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7	MAGID, LAWRENCE J. "Pay Your Bills the PC Way." St. Louis Post Dispatch, July 31, 1989.	<input type="checkbox"/>
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9	RAE, SHARON GAMBLE. "Electronic Checkbook." Macintosh Buyer's Guide, May 1985, p. 128.	<input type="checkbox"/>
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11	STEINBERG, JEFFREY A. "CheckFree." MacUser, August 1990, p. 68, vol. 6, no. 8.	<input type="checkbox"/>
12	WILLEMSTAD, ROBERT B. "Home Banking: A Case Study." Banker's Magazine, November-December 1984, pp. 4R 55.	<input type="checkbox"/>

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